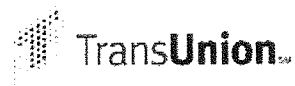


# EXHIBIT 1

TransUnion<sup>SM</sup>

[your order](#) [your account](#) [help](#) [logout](#)

[welcome](#) [credit report](#) [score](#) [security freeze](#) [3 in 1 report](#) [ID fraud watch™](#) [debt analysis](#) [savings source](#)

[FAQ](#)

Thank you for your order.

[How do I later get a copy of this receipt?](#)

Please print a copy of this receipt for your records and continue to the next step.

<b>Order Date</b>	<b>Order Number</b>
October 26, 2011	13342FD2F69836

<b>Order Detail</b>	<b>Price</b>
Free Personal Credit Report	Free
	Total \$0.00

<b>Payment</b>	<b>Amount</b>
----------------	---------------

[NEXT](#)

[your products](#) [your account](#) [help](#) [logout](#)

welcome	credit report	score	security freeze	3-in-1 report	credit monitoring	debt analysis	learning center	savings source
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## Personal Credit Report

BRIAN DOUGLAS LARSON  
Source: TransUnion

October 26, 2011  
Available until November 25, 2011

### Get Instant Message Updates About Your Credit Report

- Alerts you to possible fraud
- Sent to your desktop
- No need to check email

Free downloadable application  
[Learn more >>](#)



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Credit Cards

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### -Begin Credit Report-

#### Personal Information

File Number: 312163307

Name: BRIAN DOUGLAS LARSON

SSN: XXX-XX-5654

Date of Birth: [REDACTED]

Telephone: 300-3547

Your SSN is partially abbreviated for your protection.

You have been on our files since 02/01/1986

#### CURRENT ADDRESS

Address: [REDACTED]

Reported: 10/26/2011

#### OTHER ADDRESSES

Address: [REDACTED]

Reported: 12/01/2009

#### EMPLOYMENT DATA REPORTED

Employer Name: PIZZA HUT  
Date Reported: 10/01/1995

Employer Name: THRIFTYS  
Date Reported: 09/01/1988

Employer Name: K MART  
Location: CA  
Date Reported: 02/01/1986

Special Notes: The display of your Social Security number has been abbreviated and your account numbers have been modified in this report for your protection. You may request disclosure of your full Social Security number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MEDICAL-', it includes medical information and the data following 'MEDICAL-' is not displayed to anyone but you except where permitted by law.

Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A	X	OK	30	60	90	120
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

Adverse Accounts

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in >brackets< or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors.

UNITED MORTGAGE & LOAN #3060\*\*\*\*

7621 LITTLE AVE  
SUITE 426  
CHARLOTTE, NC 28226  
(800) 333-5283 x2444

Balance: \$0  
Date Verified: 12/01/2008  
High Balance: \$19,718  
Last Payment: 11/21/2008

Pay Status: >Account 30 Days Past Due Date<  
Account Type: Mortgage Account  
Responsibility: Participant on Account  
Terms: \$359 Monthly for 180 months  
Date Opened: 02/20/2002  
Date Closed: 12/01/2008

Loan Type: SECOND MORTGAGE  
Remarks: SIMPLE INTEREST LOAN  
Estimated month and year that this item will be removed: 10/2015

Late Payments (4 months)	Last 4 months	OK nov	OK oct	OK sep	OK aug
30 60 90					
0 0 0					

The following accounts are reported with no adverse information.

P O BOX 15026  
WILMINGTON, DE 19850  
(800) 421-2110

<b>Balance:</b>	\$0
<b>Date Updated:</b>	10/12/2011
<b>High Balance:</b>	\$1,641
<b>Credit Limit:</b>	\$2,000
<b>Last Payment:</b>	09/19/2011

<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Account Type:</b>	Revolving Account
<b>Responsibility:</b>	Individual Account
<b>Date Opened:</b>	08/08/2005
<b>Date Paid:</b>	09/19/2011

**Loan Type:** CREDIT CARD

**Late Payments**  
(48 months)

50	60	90
0	0	0

**Last 48 months**

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
sep	aug	jul	jun	may	apr	mar	feb	'11	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'10	dec
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
sep	aug	jul	jun	may	apr	mar	feb	'09	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'08	dec

2005 DIAMOND BLVD ROOM  
CONCORD, CA 94520  
(800) 243-8766

<b>Balance:</b>	\$0
<b>Date Updated:</b>	04/01/2008
<b>High Balance:</b>	\$304
<b>Credit Limit:</b>	\$300
<b>Last Payment:</b>	03/14/2008

<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Account Type:</b>	Revolving Account
<b>Responsibility:</b>	Individual Account
<b>Date Opened:</b>	07/03/2007
<b>Date Closed:</b>	12/07/2007

**Loan Type:** CREDIT CARD

**Remarks:** PURCHASED BY ANOTHER LENDER

**Late Payments**  
(8 months)

30	60	90
0	0	0

**Last 8 months**

OK OK OK OK OK OK OK OK  
mar feb '08 dec nov oct sep aug

PO BOX 8218  
MASON, OH 45040  
(800) 243-6552

<b>Balance:</b>	\$0
<b>Date Updated:</b>	09/26/2011
<b>Last Payment:</b>	07/16/2010

<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Account Type:</b>	Revolving Account
<b>Responsibility:</b>	Individual Account
<b>Date Opened:</b>	11/27/2008
<b>Date Paid:</b>	07/16/2010

**Loan Type:** CHARGE ACCOUNT

**Late Payments**  
(34 months)

30	60	90
0	0	0

**Last 34 months**

[illegible]

C/O PO BOX 965036  
ORLANDO, FL 32896-5036  
(800) 250-5411

<b>Balance:</b>	\$0
<b>Date Updated:</b>	10/18/2011
<b>High Balance:</b>	\$492
<b>Credit Limit:</b>	\$500
<b>Last Payment:</b>	04/14/2010

<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Account Type:</b>	Revolving Account
<b>Responsibility:</b>	Individual Account
<b>Date Opened:</b>	03/18/2008
<b>Date Paid:</b>	04/14/2010

**Loan Type:** CHARGE ACCOUNT

**Late Payments**  
(42 months)

30	60	90
0	0	0

**Last 42 months**

**OK OK**  
sep aug jul jun may apr mar feb '11 dec nov oct sep aug jul jun may apr mar feb '10 dec nov oct  
**OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK**  
sep aug jul jun may apr mar feb '09 dec nov oct sep aug jul jun may apr





JCB INTL CRDT CRD CO LTD #356614011488\*\*\*\*

700 S FLOWER STREET  
SUITE 1000  
LOS ANGELES, CA 90017-3209  
(213) 629-8111

Balance: \$0  
Date Updated: 09/30/2011  
High Balance: \$499  
Credit Limit: \$2,000  
Last Payment: 09/16/2011

Pay Status: Current; Paid or Paying as Agreed  
Account Type: Revolving Account  
Responsibility: Individual Account  
Date Opened: 09/30/2010  
Date Paid: 09/16/2011

Loan Type: CREDIT CARD

Late Payments  
(12 months)  
30 60 90  
0 0 0

Last 12 months  
OK OK OK OK OK OK OK OK OK OK OK OK  
aug jul jun may apr mar feb '11 dec nov oct sep

KAY JEWELERS #311138\*\*\*\*

375 GHENT RD  
FAIRLAWN, OH 44333-4601  
(800) 877-3616

Balance: \$0  
Date Updated: 10/20/2011  
High Balance: \$288  
Credit Limit: \$5,800  
Last Payment: 12/23/2010

Pay Status: Current; Paid or Paying as Agreed  
Account Type: Revolving Account  
Responsibility: Joint Account  
Date Opened: 10/28/2009  
Date Paid: 12/23/2010

Loan Type: CHARGE ACCOUNT

Late Payments  
(24 months)  
30 60 90  
0 0 0

Last 24 months  
OK  
sep aug jul jun may apr mar feb '11 dec nov oct sep aug jul jun may apr mar feb '10 dec nov oct

KOHL'S DEPARTMENT STORE #5513017\*\*\*\*

PO BOX 3115  
MILWAUKEE, WI 53201  
(800) 564-5740

Balance: \$0  
Date Updated: 10/15/2011  
High Balance: \$127  
Credit Limit: \$800  
Last Payment: 07/09/2010

Pay Status: Current; Paid or Paying as Agreed  
Account Type: Revolving Account  
Responsibility: Individual Account  
Date Opened: 10/07/2009  
Date Paid: 07/09/2010

Loan Type: CHARGE ACCOUNT

Late Payments  
(25 months)  
30 60 90  
0 0 0

Last 25 months  
OK  
sep aug jul jun may apr mar feb '11 dec nov oct sep aug jul jun may apr mar feb '10 dec nov oct  
OK  
sep

NUVISION FINANCIAL FCU-C #499173000000\*\*\*\*

PO BOX 77404  
EWING, NJ 08628  
(888) 262-0457

Balance: \$0  
Date Updated: 08/05/2011  
High Balance: \$1,080  
Credit Limit: \$2,000  
Last Payment: 07/01/2011

Pay Status: Current; Paid or Paying as Agreed  
Account Type: Revolving Account  
Responsibility: Individual Account  
Date Opened: 01/09/2009  
Date Paid: 07/01/2011

Loan Type: CREDIT CARD

Late Payments  
(23 months)  
30 60 90  
0 0 0

Last 23 months  
OK  
jul jun may apr mar feb '11 dec nov oct sep aug jul jun may apr mar feb '10 dec nov oct sep



<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Account Type:</b>	Revolving Account
<b>Responsibility:</b>	Individual Account
<b>Terms:</b>	Minimum \$15
<b>Date Opened:</b>	09/24/2009

**Loan Type:** CREDIT CARD

**Late Payments**  
(24 months)

30	60	90
0	0	0

**Last 24 months**

OK  
sep aug jul jun may apr mar feb '11 dec nov oct sep aug jul jun may apr mar feb '10 dec nov oct

<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Account Type:</b>	Revolving Account
<b>Responsibility:</b>	Individual Account
<b>Date Opened:</b>	05/02/2005
<b>Date Paid:</b>	09/10/2011

**Loan Type:** CREDIT CARD

**Late Payments**  
(48 months)

30	60	90
0	0	0

**Last 48 months**

	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
aug	jul	jun	may	apr	mar	feb	'11	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'10	dec	nov	oct	sep	
aug	ok	ok	ok	ok	ok	ok	'09	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'08	dec	nov	oct	sep	

<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Account Type:</b>	Revolving Account
<b>Responsibility:</b>	Individual Account
<b>Date Opened:</b>	11/26/2010
<b>Date Paid:</b>	07/31/2011

**Loan Type:** CHARGE ACCOUNT

**Late Payments**  
(8 months)

30	60	90
0	0	0

**Last 8 months**

OK	OK	OK	OK	OK	OK	OK	OK
jul	jun	may	apr	mar	feb	'11	dec

<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Account Type:</b>	Revolving Account
<b>Responsibility:</b>	Individual Account
<b>Date Opened:</b>	11/26/2010
<b>Date Closed:</b>	12/08/2010

**Loan Type:** CHARGE ACCOUNT

**Remarks:** CREDIT CARD LOST OR STOLEN

**SHELL/CITIBANK CBNA #18731\*\*\*\***

PO BOX 6497  
SIOUX FALLS, SD 57117-6497  
(800) 331-3703

**Balance:** \$134  
**Date Updated:** 09/29/2011  
**High Balance:** \$583  
**Credit Limit:** \$900  
**Last Payment:** 06/23/2011

**Pay Status:** Current; Paid or Paying as Agreed  
**Account Type:** Revolving Account  
**Responsibility:** Individual Account  
**Terms:** Minimum \$10  
**Date Opened:** 10/09/2009

**Loan Type:** CREDIT CARD

**Late Payments**  
(23 months)  
30 60 90  
0 0 0

**Last 23 months**

OK  
aug jul jun may apr mar feb '11 dec nov oct sep aug jul jun may apr mar feb '10 dec nov oct

**STAPLES-C/CBNA #603551793543\*\*\*\***

POB 6497  
SIOUX FALLS, SD 57117-6497  
Phone number not available

**Balance:** \$0  
**Date Updated:** 10/08/2011  
**High Balance:** \$3  
**Credit Limit:** \$500  
**Last Payment:** 07/16/2010

**Pay Status:** Current; Paid or Paying as Agreed  
**Account Type:** Revolving Account  
**Responsibility:** Individual Account  
**Date Opened:** 09/26/2009  
**Date Paid:** 07/16/2010

**Loan Type:** CHARGE ACCOUNT

**Late Payments**  
(24 months)  
30 60 90  
0 0 0

**Last 24 months**

OK  
sep aug jul jun may apr mar feb '11 dec nov oct sep aug jul jun may apr mar feb '10 dec nov oct

**THE HOME DEPOT/CBNA #603532030433\*\*\*\***

PO BOX 6497  
SIOUX FALLS, SD 57117-6497  
(800) 677-0232

**Balance:** \$110  
**Date Updated:** 10/14/2011  
**High Balance:** \$704  
**Credit Limit:** \$3,300  
**Last Payment:** 09/29/2011

**Pay Status:** Current; Paid or Paying as Agreed  
**Account Type:** Revolving Account  
**Responsibility:** Individual Account  
**Terms:** Minimum \$25  
**Date Opened:** 01/28/2009

**Loan Type:** CHARGE ACCOUNT

**Late Payments**  
(32 months)  
30 60 90  
0 0 0

**Last 32 months**

OK  
sep aug jul jun may apr mar feb '11 dec nov oct sep aug jul jun may apr mar feb '10 dec nov oct  
OK OK OK OK OK OK OK OK  
sep aug jul jun may apr mar feb

**TNB-TARGET #31912\*\*\*\***

P O BOX 673  
MINNEAPOLIS, MN 55440-0673  
(800) 659-2396

**Balance:** \$0  
**Date Updated:** 09/28/2011  
**High Balance:** \$311  
**Credit Limit:** \$300  
**Last Payment:** 08/01/2011

**Pay Status:** Current; Paid or Paying as Agreed  
**Account Type:** Revolving Account  
**Responsibility:** Individual Account  
**Date Opened:** 08/30/2004  
**Date Paid:** 08/01/2011

**Loan Type:** CREDIT CARD

**Late Payments**  
(48 months)  
30 60 90  
0 0 0

**Last 48 months**

OK  
aug jul jun may apr mar feb '11 dec nov oct sep aug jul jun may apr mar feb '10 dec nov oct sep  
OK  
aug jul jun may apr mar feb '09 dec nov oct sep aug jul jun may apr mar feb '08 dec nov oct sep



**ZALE/CBNA #603525106968\*\*\*\***

PO BOX 6497	<b>Balance:</b>	\$0	<b>Pay Status:</b>	Current; Paid or Paying as Agreed
SIOUX FALLS, SD 57117-6497	<b>Date Updated:</b>	10/10/2011	<b>Account Type:</b>	Revolving Account
(800) 586-6923	<b>High Balance:</b>	\$0	<b>Responsibility:</b>	Individual Account
	<b>Credit Limit:</b>	\$2,000	<b>Date Opened:</b>	10/30/2009
			<b>Date Closed:</b>	10/08/2010

**Loan Type:** CHARGE ACCOUNT  
**Remarks:** CLOSED BY CREDIT GRANTOR

<b>Late Payments</b> (23 months)	<b>Last 23 months</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
		30	60	90	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90	30
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**Regular Inquiries**

The following companies have received your credit report. Their inquiries remain on your credit report for two years.

**CITIBANK NA**

110 LAKE DRIVE  
NEWARK, DE 19702  
(302) 633-7138

**Requested On:** 08/08/2011  
**InquiryType:** Individual

**WELLS FARGO FINANCIAL NA**

MAC N8235-04M  
PO BOX 14517  
DES MOINES, IA 50306  
(800) 231-5089

**Requested On:** 05/08/2010  
**InquiryType:** Individual

**WELLS FARGO FIN CARD**

PO BOX 14517  
DES MOINES, IA 50306  
(800) 642-4720

**Requested On:** 12/07/2009  
**InquiryType:** Individual

**Account Review Inquiries**

The companies listed below obtained information from your consumer report for the purpose of an account review or other business transaction with you. These inquiries are not displayed to anyone but you and will not affect any creditor's decision or any credit score (except insurance companies may have access to other insurance company inquiries and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

**GECRB/WALMART**

4125 WINDWARD PLAZ  
ALPHARETTA, GA 30005  
Phone number not available

**Requested On:** 10/26/2011, 10/26/2011, 10/26/2011,  
10/26/2011, 10/26/2011, 10/26/2011, 10/26/2011, 10/26/2011,  
10/26/2011, 10/26/2011, 10/26/2011, 10/26/2011, 10/26/2011,  
10/26/2011, 10/26/2011

**Permissible Purpose:** CREDIT TRANSACTION

**BANK OF AMERICA**

4161 PIEDMONT PKWY  
1825 E BUCKEYE RD  
GREENSBORO, NC 27410  
(800) 451-6362

**Requested On:** 10/18/2011

**GECRB/JC PENNEY**

PO BOX 965001  
ORLANDO, FL 32896-5001  
(800) 542-0800

**Requested On:** 09/29/2011

**GECRB/OLD NAVY**

PO BOX 965005  
ORLANDO, FL 32896-5005  
(877) 222-6868

**Requested On:** 09/29/2011

**GEMB/CHEVRON PLCC**

P.O BOX 965015  
ORLANDO, FL 32896-5015  
(800) 243-8766

**Requested On:** 09/29/2011

**STERLING JEWELERS / CRED**

375 GHENT RD  
FAIRLAWN, OH 44333-4601  
Phone number not available

**Requested On:** 09/01/2011

**TU INTERACTIVE**

100 CROSS ST  
#202  
SAN LUIS OBISPO, CA 93401  
Phone number not available

**Requested On:** 08/11/2011

**FIA CSNA**

P O BOX 15026  
WILMINGTON, DE 19850  
(800) 421-2110

**Requested On:** 08/01/2011

**WELLS FARGO FINANCIAL BR**

206 8TH ST  
DES MOINES, IA 50309-3805  
(800) 346-3009

**Requested On:** 07/01/2011

**SHELL/CITIBANK NA**

POB 6497  
SIOUX FALLS, SD 57117  
(800) 331-3703

**Requested On:** 01/01/2011

**B L via KARMA/TRANSUNION INTERAC**

100 CROSS STREET  
SAN LUIS OBISPO, CA 93401  
(805) 782-8282

**Requested On:** 12/05/2010

**Permissible Purpose:** CONSUMER REQUEST

**US BANK CORP**

US BANK DDA  
ST PAUL, MN 55116  
(800) 872-2657

**Requested On:** 10/26/2011

**GECRB/DISCOUNT TIRE**

C/O PO BOX 965036  
ORLANDO, FL 32896-5036  
(800) 250-5411

**Requested On:** 09/29/2011

**GECRB/LOWES BRC**

PO BOX 965005  
ORLANDO, FL 32896-5005  
(800) 444-1408

**Requested On:** 09/29/2011

**GECRB/TJX CO PLCC**

PO BOX 965015  
ORLANDO, FL 32896  
Phone number not available

**Requested On:** 09/29/2011

**GECRB/WALMART DUAL CARD**

P O BOX 965024  
ORLANDO, FL 32896-5024  
(866) 611-1148

**Requested On:** 09/28/2011

**FACTACT FREE DISCLOSURE**

P O BOX 1000  
CHESTER, PA 19022  
(800) 888-4213

**Requested On:** 08/11/2011, 12/04/2009

**PORTFOLIO RECOVERY ASSOC**

140 CORPORATE BLVD  
NORFOLK, VA 23502  
Phone number not available

**Requested On:** 08/09/2011

**NORWEST FNCL/WELLS FARGO**

800 WALNUT ST  
DES MOINES, IA 50309  
(605) 336-3933

**Requested On:** 07/01/2011

**PRIVTE LABL RETL/CITI NA**

POB 6497  
SIOUX FALLS, SD 57117  
(423) 467-8484

**Requested On:** 01/01/2011

**THE HOME DEPOT-CITI NA**

POB 6497  
SIOUX FALLS, SD 57117  
(800) 677-0232

**Requested On:** 01/01/2011

**PORTFOLIO RECOVERY ASSOC**

120 CORPORATE BLVD  
NORFOLK, VA 23502  
Phone number not available

**Requested On:** 09/24/2010

**PORTFOLIO RECOVERY ASSO**

140 CORPORATE BLVD  
NORFOLK, VA 23502  
Phone number not available  
**Requested On:** 07/20/2010

**Credit Report Messages**

Your credit report contains the following messages.

**PROMOTIONAL OPT-OUT:** This file has been opted out of promotional lists supplied by TransUnion.  
(Note: This opt-out has no expiration date.)

**-End of Credit Report-**

**Should you wish to contact TransUnion, you may do so,**

**Online:**

To learn about reporting an inaccuracy click here.

For answers to general questions, please visit: [www.transunion.com](http://www.transunion.com)

**By Mail:**

TransUnion Consumer Relations  
P.O. Box 2000  
Chester, PA 19022-2000

**By Phone:**

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).



**-Begin Additional Information-****Additional Information**

The following disclosure of information is provided as a courtesy to you. This information is not part of your TransUnion credit report, but may be provided when TransUnion receives an inquiry about you from an authorized party. This additional information can include Special Messages, Possible OFAC Name Matches, Income Verification and Inquiry Analysis information. Any of the previously listed information that pertains to you will be listed below.

**Possible OFAC Match**

The OFAC Database contains a list of individuals and entities that are prohibited by the U.S. Department of Treasury from doing business in or with the United States. Financial institutions are required to check customers' names against the OFAC Database, and if a potential name match is found, to verify whether their potential customer is the person on the OFAC Database. For this reason, some financial institutions may ask for your date of birth, or they may ask to see a copy of a government-issued form of identification, such as a Driver's License, Social Security card, passport or birth certificate. Some financial institutions will search names against this database themselves, or they may ask another company, such as TransUnion, to do so on their behalf. We want you to know that this information may be provided to such authorized parties.

As a courtesy to you, we also want to make you aware that the name that appears on your TransUnion credit file "**BRIAN DOUGLAS LARSON**" is considered a **potential match** to information listed on the United States Department of Treasury's Office of Foreign Asset Control ("OFAC") Database.

The OFAC record that is considered a potential match to the name on your credit file is:

For more details regarding the OFAC Database, please visit: <http://www.ustreas.gov/offices/enforcement/ofac/faq/index.shtml>

If you have additional questions or concerns, you can contact TransUnion at 1-855-525-5176 or via regular mail at: TransUnion LLC, P.O. Box 800, Woodlyn, PA 19094. When contacting our office, please provide your current file number 312163307.

**Inquiry Analysis**

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

**CITIBANK NA**

Requested On: 08/08/2011

**Identifying information they provided:**

BRIAN D. LARSON

**-End of Additional Information-****Consumer Rights**

**Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.**

**A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit), or write to Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.**

**You must be told if information in your file has been used against you.**

Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment -- or to take another adverse action against you -- must tell you, and must give you the name, address, and phone number of the agency that provided the information.

**You have the right to know what is in your file.**

You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for more information.

**You have the right to ask for a credit score.**

Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

**You have the right to dispute incomplete or inaccurate information.**

If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.

**Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.**

Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, the consumer reporting agency is not required to remove accurate derogatory information from your file unless it is outdated (as described below) or cannot be verified. A consumer reporting agency may continue to report information it has verified as accurate.

**Consumer reporting agencies may not report outdated negative information.**

In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

**Access to your file is limited.**

A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

**You must give your consent for reports to be provided to employers.**

A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).

**You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.**

Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).

**You may seek damages from violators.**

If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

**Identity theft victims and active duty military personnel have additional rights.**

For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:**

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below.	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 1-800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Consumer Help PO Box 1200 Minneapolis, MN 55480 1-202-452-3693

Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 1-800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 1-703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 1-202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 1-202-720-7051

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